

Exhibit A

P.O. Box 939019
San Diego, CA 92193-9019

ADDRESS SERVICE REQUESTED

08-04-2005

#BWNHLTH
#0000 0851 0502 1514#
PAUL A KUHNE
PO BOX 440240
SOMERVILLE, MA 02144-0026

Contact Information: Tel (800) 282-2644
Fax (800) 306-4443

Hours of Operation: M-Th 6am - 7pm; Fri 6am - 5pm;
Sat 6am - Noon PST

Current Owner: Midland Funding NCC-2 Corp

Original Creditor: ASSOCIATES

MCM Account No: 8510502151

Principle Balance + Pending Interest: \$3,204.84

Offer Expiration Date: 09-03-2005

Letter Code: 04326019

Dear PAUL A KUHNE,

GREAT NEWS for YOU! Midland is offering an **Interest FREE** program so that you can pay off your **ASSOCIATES** account today, **Interest FREE!** Your agreement with the original creditor allows us to charge interest at an annual rate of 6% back to 01-16-2001. From 01-16-2001 through 08-04-2005, interest of \$687.43 has been calculated on your balance. This pending interest will be added to your account on 09-03-2005 and your account will continue to accrue interest from now on, **UNLESS** you take advantage of this **Interest FREE** offer by 09-03-2005. See the details below, and **ACT NOW!**

- ◆ **Interest Free Offer:** If you pay \$2,517.41 by 09-03-2005, or make arrangements to settle the account in three consecutive monthly payments, and you meet the terms of your arrangement, the currently pending interest and future interest charges after today's date will **NOT** be applied to your account.
- ◆ Once the payment arrangements have been successfully completed, the debt will be reported as **PAID**, provided the federal reporting period has not expired.

DON'T WAIT, ACT NOW, and SAVE \$687.43! CALL us toll-free at (800) 282-2644, our account managers are ready to assist you, or mail your check payable to Midland Credit Management, Inc. in the amount of \$2,517.41 along with the coupon to the address below.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Sincerely,
J. Black
President

Please tear off and return lower portion with payment in envelope provided -

PAY NOW & SAVE
\$687.43!

PAUL A KUHNE
PO BOX 440240
SOMERVILLE, MA 02144-0026

ACM Account Number:	8510502151
Principle Balance + Pending Interest:	\$3,204.84
YOU PAY ONLY Principle Balance:	\$2,517.41

Make Check Payable to: Midland Credit Management, Inc.

mcm
Midland Credit Management, Inc.
Department 8870
Los Angeles, CA 90084-8870

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